



JAN 22 2001 TC 2100 MAILROOM

Please make the following changes to the originally filed specification:

On page 15, line 28 please delete "with merchant B" and substitute in place thereof --with the client--;

On page 18, line 28 please delete "674" and substitute in place thereof --679--.

SUMMARY AND CONCLUSION

This Preliminary Amendment clearly adds no new matter to the Application, and is not being submitted in response to any substantive Examiner's action.

Respectfully submitted,

Marilyn Smith Dawkins Attorney for Applicants

Martyn Smit Dowlin

Registration No. 31,140

(512) 823-0094